

WASHINGTON, D.C. – On Friday, Rep. Pete Stark introduced H.R. 1861, the National Flood Insurance Program Fairness Act. Stark's bill would make needed improvements to the National Flood Insurance Program by requiring that the Federal Emergency Management Agency (FEMA) give proper notice to local communities and homeowners when their property is included in a special flood hazard area, as well as provide reimbursement to those homeowners whose homes were wrongly classified.

"Many local residents have homes that were recently classified as being within a special flood hazard area," Stark said. "These homeowners were given little advance notice of their legal obligation to purchase costly flood insurance, which can be over \$1,000 a year. On top of this new financial burden, many homeowners who've rarely if ever experienced flooding have had to bring in private surveyors to prove that FEMA wrongly classified their homes. They've found that even if FEMA corrects their mistake, these homeowners are still stuck paying the surveyor costs."

"My legislation would ensure that citizens are given proper notice when their property is included in a flood hazard zone," Stark continued. "It helps facilitate better coordination between FEMA and community officials in this regard. My bill also reimburses homeowners who successfully have their homes removed from special flood hazard status."

Stark's bill would require FEMA to notify each homeowner and the Chief Executive Officer of the affected community whenever there are changes to a flood hazard area. In doing so, FEMA would be required to provide a copy of the revised map, information identifying all the homes that are impacted, and a statement explaining the process for appeal. FEMA would also be required to reimburse a resident or property owner for reasonable costs incurred in connection with their property being removed from the special flood hazard area.

"Passage of this legislation is vital to making sure FEMA provides homeowners with sufficient and timely notice if they are required to purchase flood insurance," Stark said. "It will restore fairness to the process by lifting a financial burden homeowners should not have to bear when they've successfully proven that their homes do not require flood hazard classification."